

INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Not for submission under 37 CFR 1.99)	Application Number		10821162	
	Filing Date		2004-04-08	
	First Named Inventor	David B. Sutton		
	Art Unit			
	Examiner Name			
	Attorney Docket Number	PRIV 0104 PUS		

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1	The Gale Group, "Banks Enter a New Debit Market and AmEx has its Foot in the Door", Debit Card News, vol. 4 no. 11, Nov. 30, 1998	<input type="checkbox"/>
2	THOMAS O. BENNION, "The Debit Card's Expanding Frontiers", Credit Card Management(Magazine), p.64-62, May 1998, Dialog File 268, Accession No. 00335930	<input type="checkbox"/>
3	JEFFREY KUTLER, "Visa, MasterCard Square Off for Debit Fight", American Banker(Magazine), p.3, vol. 153, no.247,Dec. 20, 1988, Dialog File 625, Accession No. 0094030	<input type="checkbox"/>

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STATEMENT BY APPLICANT**
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CERTIFICATION STATEMENT

Please see 37 CFR 1.97 and 1.98 to make the appropriate selection(s):

☐ That each item of information contained in the information disclosure statement was first cited in any communication from a foreign patent office in a counterpart foreign application not more than three months prior to the filing of the information disclosure statement. See 37 CFR 1.97(e)(1).

OR

☐ That no item of information contained in the information disclosure statement was cited in a communication from a foreign patent office in a counterpart foreign application, and, to the knowledge of the person signing the certification after making reasonable inquiry, no item of information contained in the information disclosure statement was known to any individual designated in 37 CFR 1.56(c) more than three months prior to the filing of the information disclosure statement. See 37 CFR 1.97(e)(2).

☐ See attached certification statement.

☐ Fee set forth in 37 CFR 1.17 (p) has been submitted herewith.

☒ None

SIGNATURE

A signature of the applicant or representative is required in accordance with CFR 1.33, 10.18. Please see CFR 1.4(d) for the form of the signature.

Signature	/John E. Nemazi/	Date (YYYY-MM-DD)	2006-06-28
Name/Print	John E. Nemazi	Registration Number	30876

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